



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Gindi

Ser No.: 09/631,309	Group Art Unit: 2876
Filed: August 2, 2000	Examiner: Taylor, Larry D
For: PARTITIONED CREDIT SYSTEM	Atty. Doc. No.: 362-002

Honorable Commissioner of Patents and Trademarks  
Washington D.C. 20231

TECHNOLOGY CENTER 2800

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REQUEST FOR RECONSIDERATION

In response to the October 1, 2002 Office Action,  
Applicant respectfully requests reconsideration in view of  
the following remarks.

REMARKS

Applicant has carefully considered the positions of the  
Examiner, responds to same herein and respectfully requests  
reconsideration based on the manifest and manifold  
differences between the present invention and the only cited  
reference.